

EXHIBIT A

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Service of legal documents
not accepted by fax or email

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DONOVAN J CLARKE

July 08, 2016

ELMONT NY 11003

* Admitted NY & NJ
Admitted FL
+ Admitted NY
^ Admitted NJ
° Admitted PA



Re: Creditor: CAPITAL ONE BANK (USA), N.A.
Account No: XXXX-XXXX-XXXX-7018
S&S File No: [REDACTED]
Balance Due: \$1,998.52

Dear DONOVAN J CLARKE:

Please be advised that the above referenced creditor has referred this account to us in order to work with you to repay the balance owed. Our client has provided us the following information regarding the account:

Amount due at time of charge-off: \$1,998.52
Amount credited to account since charge-off: \$0.00
Balance due: \$1,998.52

Federal law requires that we provide the following validation notice:

Unless you dispute the validity of this debt or any portion thereof within 30 days after receipt of this notice, the above debt will be assumed to be valid by this office. Should you notify this office in writing within 30 days after receipt of this notice that the debt or any portion thereof is disputed, we will obtain and mail to you verification of the debt or a copy of the judgment, if any, and if also requested, the name and address of the original creditor, if different from the current creditor. Please note that this communication is from a debt collector and is an attempt to collect a debt. Any information obtained will be used for that purpose.



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Although this office has **not** filed a lawsuit against you in connection with this matter, nor have we obtained a judgment against you, the New York State Department of Financial Services requires that we provide you with the following notice:

"Debt collectors, in accordance with the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 et seq., are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to:

- The use or threat of violence;*
- The use of obscene or profane language; and*
- Repeated phone calls made with the intent to annoy, abuse, or harass.*

If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt:

- 1. Supplemental security income, (SSI);*
- 2. Social security;*
- 3. Public assistance (welfare);*
- 4. Spousal support, maintenance (alimony) or child support;*
- 5. Unemployment benefits;*
- 6. Disability benefits;*
- 7. Workers' compensation benefits;*
- 8. Public or private pensions;*
- 9. Veterans' benefits;*
- 10. Federal student loans, federal student grants, and federal work study funds; and*
- 11. Ninety percent of your wages or salary earned in the last sixty days."*

We are committed to working with you in order to find the best possible resolution of this matter. Kindly contact this office to discuss the various payment options available or visit our website at www.seliplaw.com to make payments online. If you would like to mail a payment to this office, payments should be made payable to CAPITAL ONE BANK (USA), N.A..

Thank you for your attention to this matter.

Sincerely,



David Cohen, Esq